

Exhibit N

District Court Jefferson County, Colorado 100 Jefferson County Parkway Golden, CO 80401	
2010 APR 12 PM 8:39 FILED Document CO Jefferson County District Court 1st JD Filing Date: Apr 12 2010 8:39AM MDT Filing ID: 30557902 Review Clerk: N/A JEFFERSON COUNTY CO.	
In the Matter of the Application of GMAC Mortgage, LLC for an Order Authorizing The Public Trustee of the County of Jefferson, State of Colorado To Sell Certain Real Property Under a Power of Sale Contained in a Deed of Trust	
Petitioner AND	▲ COURT USE ONLY ▲
Party Appearing Pro Se Kenneth Dlin 3431 Welch Ave. Kittredge, CO 80457 Phone: 303-679-1448 Fax: 303-679-8211 Respondent Pro Se	Case Number: <div style="font-size: 1.5em; font-family: cursive;">10CV1486</div> Division 3 Courtroom
RESPONSE AND OBJECTION TO NOTICE	

COME NOW the Respondent above named and hereby Objects to the Notice filed by Petitioner in the above captioned action AND Move this Honorable Court to dismiss and deny the requests contained in said Notice or in the alternative to set an evidentiary hearing to determine the issues of fact and law herein.

AND AS GROUNDS FOR THIS OBJECTION the Respondents show unto this court as follows:

1. Such claim arises from the following event(s) or transaction: The Petitioner claims to be the owner of that certain Note and Deed of Trust as set forth in Petitioner's Notice.
2. The Petitioner further claims to have the right to foreclose on that certain Deed of Trust and to exercise the right of sale contained therein because of a default on behalf of the Respondent.
3. The Respondent, in Response and Opposition to Petitioner's Notice and claims made thereunder upon his best knowledge and belief state as follows:
4. That upon Respondent's best knowledge and belief that the named Petitioner is, in fact NOT the owner of, assignee or Holder in Due Course of Respondent's Note and Deed of Trust and therefore lacks standing to initiate and prosecute suit in the above captioned matter.
5. That Respondent alleges that the originating lender in this matter was Countrywide Home Loan, Inc. who consummated the subject financing and closed the loan and at that same time transferred, assigned and conveyed the Respondent's Deed of Trust to some independent, unaffiliated third party which party still owns and controls Respondent's Deed of Trust to the present day.
6. That as a direct and proximate result of the originating lender's transfer and assignment of the Deed of Trust in this matter that neither the originating lender nor GMAC Mortgage, LLC owns said Deed

of Trust and GMAC has no standing to pursue the power of sale under an instrument that it does not own or control.


7. That GMAC is not a party to the contractual relationship set forth in that Deed of Trust between Respondent and the Originating lender either directly, by assignment or as a successor-in-interest thereto since the Deed of Trust is now owned by an independent third-party.
8. That the Respondent has no knowledge nor was he informed pursuant to the requirements of the Real Estate Settlement Procedures Act (RESPA) 12 USC 2602 et seq. that GMAC Mortgage Bank or any other firm, bank, corporation or other entity became a bona fide Holder In Due Course and/or successor owner of the Note and Deed of Trust that is the subject matter of this action.
9. That further, the Respondent has received no notice as required under RESPA, or otherwise has acquired no knowledge of any facts, document transfers, Choses-of-action or other rights there under bestowed upon GMAC or any other entity and therefore the respondents deny the same.
10. That the Respondents, upon their best information and belief state that the originating lender did violate many provisions of the Truth In Lending Act (TILA) 15 USC 1601 et seq including but not limited to the failure to provide necessary and required disclosures thereunder, to provide proper, required and necessary Notices thereunder and to otherwise comply with the requirements thereof..
11. That the Respondents do hereby allege and state that the originating lender has also failed to comply with the requirements of the Real Estate Settlement Procedures Act (RESPA) including but not limited to the failure to provide proper, required disclosures, documents, Notices and statements relating to a description of the nature and purpose of each cost incident to the settlement; an explanation and sample of a HUD-1; a description and explanation of the nature and purpose of escrow accounts and other required disclosures pursuant to 12 USC 2604.27 et seq.
12. That the originating lender, GMAC Mortgage and any successor in interest, if any, is in violation of the Colorado Consumer Credit Code (CRS 5-3.5-103,403) by virtue of the failure to inform and disclose the facts, warnings and information contained therein to the Respondent.
13. That any successor in interest or Holder-In-Due Course that has succeeded to the interest of and/or to the same position as was first held by the originating lender hereunder does still assume and is obligated to meet and fulfill any and all disclosure requirements, notice requirements and any and all other requirements imposed under the state or federal laws, acts and statutes in relation to the transaction that is the subject matter hereof.
14. That the Respondent hereby denies and disputes the allegations set forth in the petitioner's Notice for the reasons and upon the grounds set forth hererin above.

Wherefore, THE RESPONDENT prays this Court to Deny the requests set forth in the Petitioner's Notice and to place the Petitioner upon petitioner's strict proof to establish and prove any allegations set forth in their pleadings at an evidentiary hearing for the same, for costs, fees and expenses incurred

in connection with this action and for such other and further legal or equitable relief as the Court deems proper.

Dated: April 10, 2010

KENNETH DLIN, Respondent

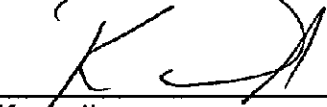

Kenneth Dlin
3431 Welch Ave.
Kittredge, CO 80457
303-679-1448

CERTIFICATE OF MAILING

I, THE UNDERSIGNED, DO HEREBY CERTIFY that I have mailed a True and Correct Copy of the within Response and Objection to Notice to :

Kimberley Martinez
Castle, Meinhold & Stawiarski, LLC
999 18th St. #2201
Denver, CO 80202

by placing the same in the US Mails with sufficient postage attached and addressed as above.


Kenneth Dlin
Date: 4-10-10